

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

SEAN P. MELVIN
HEATHER S. MELVIN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-22919

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/23/2019 and confirmed on 11/4/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		173,558.65
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		173,558.65

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	9,793.45	
Trustee Fee	8,800.64	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		18,594.09

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	TOWD POINT MORTGAGE TRUST 2019-3 Acct: 1162	0.00	54,207.06	0.00	54,207.06
	TOWD POINT MORTGAGE TRUST 2019-3 Acct: 1162	1,310.32	1,310.32	0.00	1,310.32
	INTERNAL REVENUE SERVICE* Acct: 2400	0.00	0.00	0.00	0.00
	M & T BANK Acct: 6250	5,392.75	5,392.75	584.23	5,976.98
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 1525	17,484.04	17,484.04	907.62	18,391.66
					79,886.02

Priority					
	JULIE FRAZEE STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	SEAN P. MELVIN Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,165.00	3,165.00	0.00	0.00
	STEIDL & STEINBERG PC Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-24	6,628.45	6,628.45	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 2400	7,013.56	7,013.56	0.00	7,013.56
					7,013.56

Unsecured					
	M & T BANK Acct: 6250	66.15	66.15	0.00	66.15
	ALLEGHENY HEALTH NETWORK Acct: 5749	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS NATIONAL BANK Acct: 1004	3,218.97	2,736.12	0.00	2,736.12
	BANK OF AMERICA NA** Acct: 8935	2,628.50	2,234.23	0.00	2,234.23
	PORTFOLIO RECOVERY ASSOCIATES LLC	4,607.01	3,915.96	0.00	3,915.96

19-22919

Page 2 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5308				
	PORTFOLIO RECOVERY ASSOCIATES LLC	934.73	794.52	0.00	794.52
	Acct: 4735				
	CAPITAL ONE BANK (USA) NA BY AMERIC	802.17	681.84	0.00	681.84
	Acct: 2643				
	CAPITAL ONE BANK (USA) NA BY AMERIC	727.13	618.06	0.00	618.06
	Acct: 9191				
	CAVALRY SPV I LLC - ASSIGNEE(*)	3,666.71	3,116.70	0.00	3,116.70
	Acct: 2342				
	CAVALRY SPV I LLC - ASSIGNEE(*)	1,798.87	1,529.04	0.00	1,529.04
	Acct: 4811				
	CAVALRY PORTFOLIO SERVICES LLC(*)	0.00	0.00	0.00	0.00
	Acct: 4811				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	3,386.69	2,878.69	0.00	2,878.69
	Acct: 4263				
	JPMORGAN CHASE BANK	1,842.27	1,565.93	0.00	1,565.93
	Acct: 2121				
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct: 4263				
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct: 2121				
	CHOICE RECOVERY++	0.00	0.00	0.00	0.00
	Acct: 6209				
	CHOICE RECOVERY++	0.00	0.00	0.00	0.00
	Acct: 2282				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: XGKES				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: GKN5				
	PORTFOLIO RECOVERY ASSOCIATES LLC	1,223.82	1,040.25	0.00	1,040.25
	Acct: 1009				
	CREDITECH	0.00	0.00	0.00	0.00
	Acct: 3091				
	DEPARTMENT STORES NATIONAL BANK	801.92	681.63	0.00	681.63
	Acct: 7320				
	DEPARTMENT STORES NATIONAL BANK	488.33	415.08	0.00	415.08
	Acct: 1311				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct: 1311				
	DISCOVER BANK(*)	2,269.92	1,929.43	0.00	1,929.43
	Acct: 6456				
	FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 6890				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct:				
	THD/CBSD	0.00	0.00	0.00	0.00
	Acct:				
	IC SYSTEM INC++	0.00	0.00	0.00	0.00
	Acct: 0649				
	IC SYSTEM INC++	0.00	0.00	0.00	0.00
	Acct: 0640				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,148.90	1,826.57	0.00	1,826.57
	Acct: 0152				
	JEFFERSON CAPITAL SYSTEMS LLC*	4,213.15	3,581.18	0.00	3,581.18
	Acct: 7611				
	JEFFERSON CAPITAL SYSTEMS LLC*	419.97	356.97	0.00	356.97
	Acct: 6890				
	JH PORTFOLIO DEBT EQUITIES++	0.00	0.00	0.00	0.00
	Acct: 6032				
	LENDING CLUB CORP*	1,100.49	935.42	0.00	935.42

19-22919

Page 3 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0163				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 7026				
	LVNV FUNDING LLC	2,029.68	1,725.23	0.00	1,725.23
	Acct: 0026				
	LVNV FUNDING LLC	2,297.09	1,952.53	0.00	1,952.53
	Acct: 5605				
	LVNV FUNDING LLC	6,178.01	5,251.31	0.00	5,251.31
	Acct: 7026				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 0750				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 4412				
	MIDLAND FUNDING LLC	978.80	831.98	0.00	831.98
	Acct: 4492				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 3983				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 0750				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 7009				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 4412				
	PNC BANK NA	3,699.37	3,144.46	0.00	3,144.46
	Acct: 6945				
	PNC BANK++	0.00	0.00	0.00	0.00
	Acct: 6945				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 1009				
	COMENITY BANK++	0.00	0.00	0.00	0.00
	Acct: 9369				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 0152				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 1009				
	PORTFOLIO RECOVERY ASSOCIATES LLC	428.55	364.27	0.00	364.27
	Acct: 9369				
	ST CLAIR HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 5143				
	MIDLAND FUNDING LLC	613.94	521.85	0.00	521.85
	Acct: 1306				
	MIDLAND FUNDING LLC	2,115.10	1,797.84	0.00	1,797.84
	Acct: 0133				
	MIDLAND FUNDING LLC	2,954.77	2,511.55	0.00	2,511.55
	Acct: 6394				
	MIDLAND FUNDING LLC	1,752.12	1,489.30	0.00	1,489.30
	Acct: 5913				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 6142				
	PORTFOLIO RECOVERY ASSOCIATES LLC	5,852.81	4,974.89	0.00	4,974.89
	Acct: 5567				
	US HEART & VASCULAR PC++	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON++	0.00	0.00	0.00	0.00
	Acct: 0120				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct: 7320				
	WELLS FARGO BANK NA	4,938.62	4,197.83	0.00	4,197.83
	Acct: 3159				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00

19-22919

Page 4 of 4

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4340				
	INTERNAL REVENUE SERVICE*	4,739.46	4,028.54	0.00	4,028.54
	Acct: 2400				
	MIDLAND FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 1306				
	MIDLAND FUNDING LLC	2,174.05	1,847.94	0.00	1,847.94
	Acct: 3294				
	UPMC PHYSICIAN SERVICES	205.40	174.59	0.00	174.59
	Acct: 2400				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 0968				
	DUQUESNE LIGHT COMPANY(*)	358.66	304.86	0.00	304.86
	Acct: 0482				
	SYNCHRONY BANK	2,402.63	2,042.24	0.00	2,042.24
	Acct: 8434				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 6394				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	LAUREN GOTHE	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	AMERICAN RECOVERY SVC INC	0.00	0.00	0.00	0.00
	Acct:				
					68,064.98

TOTAL PAID TO CREDITORS

154,964.56

TOTAL CLAIMED

PRIORITY 7,013.56

SECURED 24,187.11

UNSECURED 80,064.76

Date: 12/23/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

SEAN P. MELVIN
HEATHER S. MELVIN
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-22919

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Sean P. Melvin
Heather S. Melvin
Debtors

Case No. 19-22919-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 27, 2024

User: auto
Form ID: pdf900

Page 1 of 7
Total Noticed: 97

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Sean P. Melvin, Heather S. Melvin, 25 Cypress Dr., Carnegie, PA 15106-1309
sp	Hailey C. Farrell, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
sp	Jonathan Gesk, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
15092192	+ Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791
15092193	+ Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
15092216	+ JJHPortfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
15092217	+ Lauren Gothe, 737 Penn Avenue, New Brighton, PA 15066-1342
15092269	+ US Heart & Vascular PC, c/o Credit Management Inc., 681 Anderson Drive #6, Pittsburgh, PA 15220-2766

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:41:29	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 27 2024 23:35:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15092160	Email/Text: bankruptcies@arsigroup.com	Dec 27 2024 23:35:00	American Recovery Service Inc., 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360
15092159	^ MEBN	Dec 27 2024 23:28:21	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15116850	Email/PDF: bncnotices@becket-lee.com	Dec 27 2024 23:41:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15092162	+ Email/PDF: bncnotices@becket-lee.com	Dec 27 2024 23:42:27	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15092161	+ Email/PDF: bncnotices@becket-lee.com	Dec 27 2024 23:41:33	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15092163	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 27 2024 23:35:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15115752	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 27 2024 23:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15092166	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 27 2024 23:35:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15092164	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 27 2024 23:35:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15092174	Email/Text: bankruptcy@cavps.com	Dec 27 2024 23:35:00	Cavalry Portfolio Services, Po Box 27288, Tempe,

District/off: 0315-2

User: auto

Page 2 of 7

Date Rcvd: Dec 27, 2024

Form ID: pdf900

Total Noticed: 97

			AZ 85285
15092170	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2024 23:42:15	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092168	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2024 23:42:19	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15099584	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 27 2024 23:40:47	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15092175	+ Email/Text: bankruptcy@cavps.com	Dec 27 2024 23:35:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15092172	+ Email/Text: bankruptcy@cavps.com	Dec 27 2024 23:35:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15099441	+ Email/Text: bankruptcy@cavps.com	Dec 27 2024 23:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15092184	+ Email/Text: aalegalforwarding@wakeassoc.com	Dec 27 2024 23:35:00	Choice Recovery, 1550 Old Henderson Road, Suite 100, Columbus, OH 43220-3662
15092182	+ Email/Text: aalegalforwarding@wakeassoc.com	Dec 27 2024 23:35:00	Choice Recovery, Po Box 20790, Columbus, OH 43220-0790
15092185	+ Email/Text: aalegalforwarding@wakeassoc.com	Dec 27 2024 23:35:00	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220-3662
15092183	+ Email/Text: aalegalforwarding@wakeassoc.com	Dec 27 2024 23:35:00	Choice Recovery, 1550 Old Henderson Road, Columbus, OH 43220-3626
15092188	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 27 2024 23:35:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15092186	^ MEBN	Dec 27 2024 23:28:10	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15092191	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 27 2024 23:35:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15092190	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 27 2024 23:35:00	Comenity Bank/Buckle, Po Box 182789, Columbus, OH 43218-2789
15092200	Email/Text: mrdiscen@discover.com	Dec 27 2024 23:35:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15092272	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:41:32	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15092271	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:42:17	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092197	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:42:19	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092194	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:42:21	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15127892	Email/Text: bnc-quantum@quantum3group.com	Dec 27 2024 23:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15096767	Email/Text: mrdiscen@discover.com	Dec 27 2024 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15092201	+ Email/Text: mrdiscen@discover.com	Dec 27 2024 23:35:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15130314	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 27 2024 23:35:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: auto

Page 3 of 7

Date Rcvd: Dec 27, 2024

Form ID: pdf900

Total Noticed: 97

15092202	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 27 2024 23:35:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15092204	Email/Text: bnc-bluestem@quantum3group.com	Dec 27 2024 23:35:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15092205	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 27 2024 23:42:19	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15092206	+ Email/Text: Bankruptcy@ICSystem.com	Dec 27 2024 23:35:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
15092208	+ Email/Text: Bankruptcy@ICSystem.com	Dec 27 2024 23:35:00	I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
15092210	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 27 2024 23:35:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15092203	Email/Text: bnc-bluestem@quantum3group.com	Dec 27 2024 23:35:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15117115	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 27 2024 23:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15092212	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 27 2024 23:35:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15092180	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 27 2024 23:42:28	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15092176	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 27 2024 23:41:01	Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
15102865	+ Email/Text: RASEBN@raslg.com	Dec 27 2024 23:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15092211	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 27 2024 23:35:00	Jared/Comenity Bank, PO BOx 182789, Columbus, OH 43218-2789
15092214	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 27 2024 23:35:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15097350	Email/PDF: resurgentbknofications@resurgent.com	Dec 27 2024 23:41:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15092219	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 27 2024 23:40:53	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092223	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 27 2024 23:41:29	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092218	+ Email/Text: Documentfiling@lciinc.com	Dec 27 2024 23:35:00	LendingClub, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15132526	+ Email/Text: Documentfiling@lciinc.com	Dec 27 2024 23:35:00	LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2802
15092227	Email/Text: camanagement@mtb.com	Dec 27 2024 23:35:00	M&T Credit Services, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15131556	Email/Text: camanagement@mtb.com	Dec 27 2024 23:35:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
15092232	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 23:35:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092235	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 23:35:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092228	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 23:35:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710

District/off: 0315-2

User: auto

Page 4 of 7

Date Rcvd: Dec 27, 2024

Form ID: pdf900

Total Noticed: 97

15121574	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 27 2024 23:35:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
15092244	Email/Text: Bankruptcy.Notices@pnc.com	Dec 27 2024 23:35:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15092242	Email/Text: Bankruptcy.Notices@pnc.com	Dec 27 2024 23:35:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15092249	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:40:47	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15092246	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:41:43	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:40:45	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15129310	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:41:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15092251	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:40:47	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15092259	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:41:15	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15092260	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:42:13	SYNCB/Lowe's, PO Box 965036, Orlando, FL 32896-5036
15092261	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:42:02	SYNCB/Sam's Club, PO Box 965036, Orlando, FL 32896-5036
15092262	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:40:53	SYNCB/Value City Furniture, PO Box 965036, Orlando, FL 32896-5036
15092263	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:42:01	SYNCB/Walmart, PO Box 965036, Orlando, FL 32896-5036
15132825	+ Email/Text: bncemail@w-legal.com	Dec 27 2024 23:35:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15092257	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 27 2024 23:35:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15092256	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 27 2024 23:35:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
15092258	Email/Text: PFS.Analyst@stclair.org	Dec 27 2024 23:35:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15092578	^ MEBN	Dec 27 2024 23:28:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15092265	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:42:22	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15092264	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 27 2024 23:40:34	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15132721	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 27 2024 23:35:00	Towd Point Mortgage Trust 2019-3 et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15092267	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 27 2024 23:35:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15092266	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 27 2024 23:35:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15116155	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 27 2024 23:35:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15092268	+ Email/Text: media@trueaccord.com		

District/off: 0315-2

User: auto

Page 5 of 7

Date Rcvd: Dec 27, 2024

Form ID: pdf900

Total Noticed: 97

		Dec 27 2024 23:35:00	True Accord, 303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366
15127042	Email/Text: BNCnotices@dcmsservices.com		
		Dec 27 2024 23:35:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15092270	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com		
		Dec 27 2024 23:35:00	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
15092273	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 27 2024 23:40:56	Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
15121092	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 27 2024 23:42:27	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15092274	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Dec 27 2024 23:41:39	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 89

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Midland Credit Management, Inc.
cr		Towd Point Mortgage Trust 2019-3, U.S. Bank Nation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092167	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15092165	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15092171	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092169	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15092173	*+	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15092189	*+	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15092187	*+	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15092198	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092199	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092195	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092196	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092207	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
15092209	*+	I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
15092213	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15092181	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15092177	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
15092178	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15092179	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15092215	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15092220	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092221	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092222	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092224	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092225	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092226	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092233	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092234	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092240	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092241	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092236	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710

District/off: 0315-2

User: auto

Page 6 of 7

Date Rcvd: Dec 27, 2024

Form ID: pdf900

Total Noticed: 97

15092237	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092238	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092239	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092229	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15092230	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15092231	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15122441	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15092245	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15092243	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15092250	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15092247	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092248	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092254	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15092255	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15092252	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 46 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com
Julie Frazee Steidl	on behalf of Joint Debtor Heather S. Melvin julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Julie Frazee Steidl	on behalf of Debtor Sean P. Melvin julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee mmiksich@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee

District/off: 0315-2

User: auto

Page 7 of 7

Date Rcvd: Dec 27, 2024

Form ID: pdf900

Total Noticed: 97

mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 9